

Consumer Protection

Buying a used car? Do your homework!

KNOW YOUR
CONSUMER
POWER!



Be confident when you buy a vehicle by following these steps and reaching out for advice when you need it.

Step 1

Work out your priorities

What do you really need?

- Compare makes and models
 - i** Online car reviews and forums
- Check safety and fuel ratings
 - i** rightcar.govt.nz
- Understand the difference between buying privately and from a dealer (buying privately gives you very few rights)
 - i** consumerprotection.govt.nz/buying-car-privately



Step 2

Check your finances

How much do you want to spend?

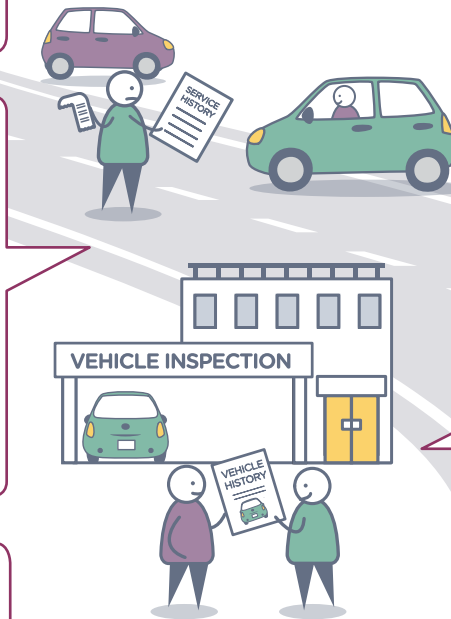
- Look at how much money you have coming in and going out
 - i** sorted.org.nz/tools/budgeting-tool
- Estimate the total cost of a car, including running costs
- If you get a loan, shop for the best interest rates and get pre-approval from a lender

Step 3

View and test cars

Does it look and feel right?

- Check important documents
 - Consumer Information Notice (CIN)
 - service receipts
 - current warrant of fitness (WoF)
 - current license (rego)
- Do basic checks
- Take it for a test drive



Step 4

Call in the experts

Does everything stack up?

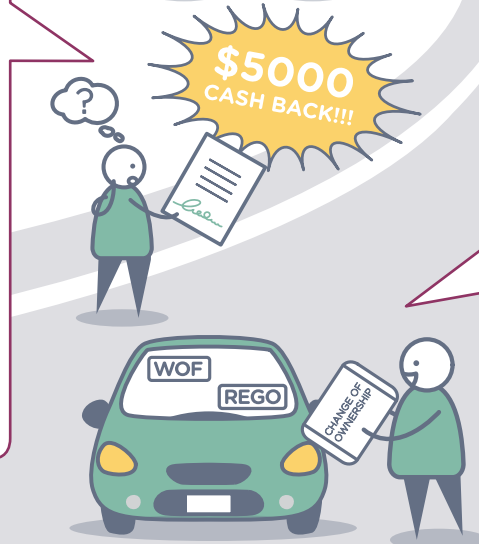
- Identify hidden problems
 - major damage
 - money owing
 - registered as stolen
 - inconsistent odometer readings
- i** Vehicle history report provider
 - i** ppsr.companiesoffice.govt.nz
- Get the car inspected
 - i** Pre-purchase vehicle inspection provider

Step 5

Before you sign on the dotted line

Are you getting the best deal?

- Be wary of any offers too good to be true
- Calculate a car's true cost if you borrow
 - i** sorted.org.nz/tools/debt-calculator
- Make sure any add-ons, eg extended warranties and accessories, are worth it
- Read any contracts or agreements carefully



Step 6

Let's go

How can you get on the road?

- Let NZ Transport Agency know you bought the car
 - i** nzta.govt.nz
- Safeguard yourself with insurance
- Stay road worthy with regular servicing and a current WoF and license (rego)
- Save sales documents, service receipts, CIN notices and all other related paperwork to avoid problems